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UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 049212-0103

Applicant:

Bruce Bent et al.

Title:

MONEY FUND BANKING SYSTEM WITH MULTIPLE

BANKS AND/OR RATES

Application No.:

09/677,535

Filing Date:

October 2, 2000

Examiner:

Felten, Daniel S.

Art Unit:

3624

SUPPLEMENTAL AMENDMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication supplements Applicant's reply dated December 21, 2004, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 72 of this document.

Please amend the application as follows: